

QUICK FACTS

- Effective October 2012, every residential property purchased at a foreclosure sale must be registered with the State of Maryland.
- The Foreclosed Property Registry (Registry) contains the addresses of residential properties bought at a foreclosure sale and the contact information for the companies or individuals that purchased the properties.
- Purchasers are required to input information in the Registry within 30 days after the foreclosure sale – before a new deed is recorded in the public land records.
- By helping to identify new owners of foreclosed properties, the Registry can assist local authorities with such activities as property maintenance, nuisance abatement and code enforcement.
- Information in the Registry is not a public record. In order to access the Registry, you must be an agent or representative of a local jurisdiction or state agency.



MARYLAND'S FORECLOSED PROPERTY REGISTRY

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MARYLAND'S FORECLOSED PROPERTY REGISTRY

Information for Officials in Local Jurisdictions



**OFFICE OF THE COMMISSIONER
OF FINANCIAL REGULATION**

**Maryland Department of Labor,
Licensing and Regulation**

Maryland's Foreclosed Property Registry

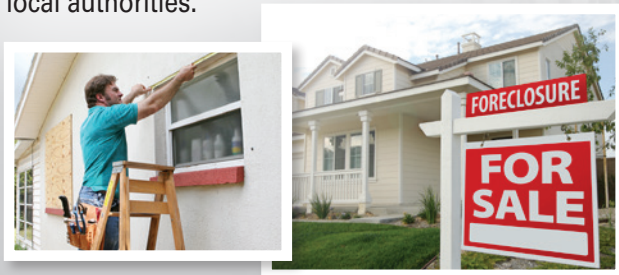


About the Registry

The Foreclosed Property Registry (Registry) is a statewide resource for local officials in Maryland. The Maryland General Assembly passed a law during the 2012 legislative session that created the Registry.

The law requires a purchaser of residential property at a foreclosure sale (foreclosure sale purchaser) to enter specific information into the Registry within 30 days after the sale date. The foreclosure sale purchaser could be a foreclosing bank, a real estate investment company or a private individual. The foreclosure sale purchaser is required to enter the full property address, and the names, addresses and telephone numbers of the purchaser(s), their legal representative and their property maintenance company.

Local jurisdictions can use this information to identify the parties responsible for foreclosed properties during the time period between the sale date and deed recordation. During this time period, unoccupied properties often fall into disrepair and it can be difficult to locate or contact the new owner. The Registry is intended to facilitate code enforcement, property maintenance, nuisance abatement, law enforcement and emergency services, and other activities that primarily fall under the responsibility of local authorities.



Registry Compliance

The statute that created the Registry empowers local jurisdictions with the authority to enforce compliance with registration requirements. A jurisdiction may enact a local law that imposes a civil penalty for failure to register a property in an amount not to exceed \$1,000.

Furthermore, the authority for enforcing code violations and conditions that may constitute a nuisance remain with local jurisdictions and are unchanged by the statute or the Registry. A jurisdiction may collect the cost associated with nuisance abatement or maintenance related to a residential property in the Registry as a charge in the real property tax bill.

Access to the Registry

The Foreclosed Property Registry is a secure, password-protected system managed by the Commissioner of Financial Regulation in the Maryland Department of Labor, Licensing and Regulation. By law, the information contained within the Registry is private and not available to the public. Direct Access to the Registry may only be granted to "local jurisdictions, their agencies and representatives, and State agencies."

If you are in this category and would like access to the Registry, please follow these steps:

1. Go to the Registry website at www.dllr.state.md.us/ForeclosureRegistry/
2. Click on "Register Export User" in the menu on the left side of the screen.

3. Enter the requested information into the form fields and click "Submit."
4. An email will be sent to staff within the Office of the Commissioner of Financial Regulation with your request for access. Staff will reply with instructions for you to mail a signed letter that briefly describes the information you seek and attests that you are authorized to make this request.
5. Once this letter is received, and it is determined that you are authorized to access the Registry, staff will approve you as an "Export User." You will then receive an email with your username and temporary password. Note that you will only be able to access the registrations in the county for which you work.

QUESTIONS OR CONCERNS ABOUT THE REGISTRY?

More information can be found on the Registry website at www.dllr.state.md.us/ForeclosureRegistry/. You may also contact the Commissioner of Financial Regulation's Foreclosure Administration staff by phone at **410-230-6245** or by email at FinReg.ForeclosureSystems@maryland.gov.

